

Dear Examiner ALLEN —

Below are results from the search you requested on **Application 10/696274**, from the Dialog databases, unless otherwise noted.

The results are in our regular format, which begins first with a search for the inventors' own works in both patent literature (mostly foreign) and in general non-patent literature, without date-limitation, and the results then proceed to searches and results which are directed at, and comprised of, the prior art and related subject-matter which were found in those same sets of mostly foreign patent literature and non-patent literature.

For ease of use, results that appear of perhaps most direct relevance are highlighted in yellow and red. Further, those highlighted results are also marked with a double tilde (~~) so that if you use the "Find" function under the Edit menu of Word, you can search for ~~ and you will be taken right to those selected results.

But please note, it is essential to examine all results here, and any others that may also accompany this set, since the highlighting is merely a set of suggestions designed simply to aid, and not substitute for, the necessary full review of all results.

*Matthew Hogan*  
Technical Information Specialist  
EIC 3600 -- Knox 4B71  
ASRC Management Services  
USPTO Contractor  
x26674  
[matthew.hogan@uspto.gov](mailto:matthew.hogan@uspto.gov)

## Patent Literature –Inventor Searches

[File 347] **JAPIO** Dec 1976-2008/Aug(Updated 081208)

(c) 2008 JPO & JAPIO. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-200849

(c) 2008 European Patent Office. All rights reserved.

[File 349] **PCT FULLTEXT** 1979-2008/UB=20081211IUT=20081204

(c) 2008 WIPO/Thomson. All rights reserved.

[File 350] **Derwent WPIX** 1963-2008/UD=200880

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Set	Items	Description
S1	2054	S AU=(HALL, A? OR HALL A? OR COULTER, C? OR COULTER C?
OR MILLER, K?		OR MILLER K?)
S2	6	S S1 AND REAL()ESTATE
S3	6	IDPAT S2 (sorted in duplicate/non-duplicate order)
S4	6	IDPAT S2 (primary/non-duplicate records only)

## RESULTS: Patent Literature – Inventor Search

4/3,K/2 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0016052629 & *Drawing available*

WPI Acc no: 2006-584259/200660

XRFX Acc No: N2006-470366

**Real-estate transaction management method involves determining whether designated active and passive conditions are disapproved and approved by deadline, based on approval/disapproval instruction of identified parties**

Patent Assignee: ICLOSINGS.COM INC (ICLO-N)

Inventor: **COULTER C P; HALL A; MILLER K S**

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7085735	B1	20060801	US 2000184312	P	20000223	200660	B
			US 2000643274	A	20000822		

**Real-estate transaction management method involves determining whether designated active and passive conditions are disapproved and approved...** **Original Titles:**System and method for conducting the closing of a **real estate** sale over a computerized network  
Inventor: **COULTER C P... ..HALL A... ..MILLER K S** **Alerting Abstract ...NOVELTY**  
- The method involves identifying the parties involved in **real-estate** transaction, at a closing server with reference to their registered IDs. The determination is made... **DESCRIPTION** - An **INDEPENDENT CLAIM** is also included for machine-readable media for storing **real-estate** transaction management program ... **USE** - For management of **real-estate** transaction... **ADVANTAGE** - The closing system accomplishes electronic satisfaction of contingencies and closing conditions of **real estate** sale, which reduces the need for human intervention in closing process... **Original Publication Data by**  
**Authority**Argentina**Publication No.** Inventor name & address:**Hall, Adam... ..Coulter, Chendal P... ..Miller, Ken S** **Original Abstracts:**The present invention is a method and system for closing a **real estate** sale over a **computerized** network. More particularly, the present invention enables the parties to a pending **real estate** sale to **enter closing** instructions into the system via the Internet and provides for electronic processing of the closing... **Claims:**What is claimed is:1. A method of electronically-managing the closing of a **real estate** transaction, including:registering with a **closing server** digital identifications of parties to a **real estate** transaction;the closing server repeatedly interacting with **one or more** of the parties to build a transaction database including a plurality of agreed closing conditions for the **real estate** transaction, wherein a closing condition includes,a legally binding **statement of** the closing condition,a designation of the closing condition as an active condition or a... .. passive conditions that have not been disapproved by the deadline are

cleared; and closing the **real estate** transaction after all of the agreed closing conditions have been cleared.

4/3,K/4 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0014997272 & *Drawing available*

WPI Acc no: 2005-345156/200535

XRPX Acc No: N2005-282063

**Interface for inputting closing conditions for real estate sale over computerized network has browser to present list of selectable standard closing conditions and template of components to create several custom closing conditions**

Patent Assignee: ICLOSINGS.COM INC (ICLO-N)

Inventor: **COULTER C P; HALL A; MILLER K S**

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050096996	A1	20050505	US 2003696274	A	20031029	200535	B

**Interface for inputting closing conditions for real estate sale over computerized network has browser to present list of selectable standard closing conditions and... Original Titles:**

Interface for conducting the closing of a **real estate** sale over a computerized network

Inventor: **COULTER C P...**...**HALL A...**...**MILLER K S** **Alerting Abstract** ...**NOVELTY**

- A browser presents a list of selectable standard closing conditions for a **real estate** transaction and a template of components to create several custom closing conditions. A closing server... .. USE - Interface for inputting closing conditions for **real estate** transaction in computerized network.... .. data by several parties and vendors involved in transaction.

Maintains and updates the status of **real estate** sale in electronic form **accessible by** the parties in the transaction at any time. Automates the workflow process to reduce the Original Publication Data by Authority Argentina **Publication No.** Inventor name & address: **Hall, Adam...**...**Coulter, Chendal P...**...**Miller, Ken S** **Original Abstracts:** The present invention is a method and system for closing a **real estate** sale over a **computerized** network. More particularly, the present invention enables the parties to a pending **real estate** sale to **enter closing** instructions into the system via the Internet and provides the means for electronically processing the... .. **Claims:** client and a database; a browser-presented list of selectable standard closing conditions for a **real estate** transaction; and a browser-presented template of **components** to create one or more custom closing conditions; wherein the closing server includes resources and...

## **NON-Patent Literature – Inventor Search**

[File 35] **Dissertation Abs Online** 1861-2008/Feb

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 Gale/Cengage. All rights reserved.

*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 65] **Inside Conferences** 1993-2008/Dec 17

(c) 2008 BL.DSC all rts. reserv. All rights reserved.

[File 2] **INSPEC** 1898-2008/Nov W3

(c) 2008 Institution of Electrical Engineers. All rights reserved.

[File 474] **New York Times Abs** 1969-2008/Dec 18

(c) 2008 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2008/Dec 18

(c) 2008 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2008/Oct

(c) 2008 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2008/Jul

(c) 2008 Info.Sources Inc. All rights reserved.

[File 139] **EconLit** 1969-2008/Nov

(c) 2008 American Economic Association. All rights reserved.

[File 635] **Business Dateline(R)** 1985-2008/Dec 18

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 387] **The Denver Post** 1994-2008/Dec 17

(c) 2008 Denver Post. All rights reserved.

[File 471] **New York Times Fulltext** 1980-2008/Dec 18

(c) 2008 The New York Times. All rights reserved.

[File 492] **Arizona Repub/Phoenix Gaz** 19862002/Jan 06

(c) 2002 Phoenix Newspapers. All rights reserved.

*\*File 492: File 492 is closed (no longer updating). Use Newsroom, Files 989 and 990, for current records.*

[File 494] **St LouisPost-Dispatch** 1988-2008/Dec 17

(c) 2008 St Louis Post-Dispatch. All rights reserved.

[File 631] **Boston Globe** 1980-2008/Dec 18

(c) 2008 Boston Globe. All rights reserved.

[File 633] **Phil.Inquirer** 1983-2008/Dec 18

(c) 2008 Philadelphia Newspapers Inc. All rights reserved.

[File 638] **Newsday/New York Newsday** 1987-2008/Dec 18

(c) 2008 Newsday Inc. All rights reserved.

[File 640] **San Francisco Chronicle** 1988-2008/Dec 17  
(c) 2008 Chronicle Publ. Co. All rights reserved.

[File 641] **Rocky Mountain News** Jun 1989-2008/Dec 18  
(c) 2008 Scripps Howard News. All rights reserved.

[File 702] **Miami Herald** 1983-2008/Dec 18  
(c) 2008 The Miami Herald Publishing Co. All rights reserved.

[File 703] **USA Today** 1989-2008/Dec 16  
(c) 2008 USA Today. All rights reserved.

[File 704] **(Portland)The Oregonian** 1989-2008/Dec 17  
(c) 2008 The Oregonian. All rights reserved.

[File 713] **Atlanta J/Const.** 1989-2008/Dec 14  
(c) 2008 Atlanta Newspapers. All rights reserved.

[File 714] **(Baltimore) The Sun** 1990-2008/Dec 14  
(c) 2008 Baltimore Sun. All rights reserved.

[File 715] **Christian Sci.Mon.** 1989-2008/Dec 17  
(c) 2008 Christian Science Monitor. All rights reserved.

[File 725] **(Cleveland)Plain Dealer** Aug 1991-2008/Dec 17  
(c) 2008 The Plain Dealer. All rights reserved.

[File 735] **St. Petersburg Times** 1989- 2008/Dec 14  
(c) 2008 St. Petersburg Times. All rights reserved.

[File 477] **Irish Times** 1999-2008/Dec 18  
(c) 2008 Irish Times. All rights reserved.

[File 710] **Times/Sun.Times(London)** Jun 1988-2008/Dec 09  
(c) 2008 Times Newspapers. All rights reserved.

[File 711] **Independent(London)** Sep 1988-2006/Dec 12  
(c) 2006 Newspaper Publ. PLC. All rights reserved.  
*\*File 711: This file does not update. See File 757 for full daily coverage from many European sources.*

[File 756] **Daily/Sunday Telegraph** 2000-2008/Dec 18  
(c) 2008 Telegraph Group. All rights reserved.

[File 757] **Mirror Publications/Independent Newspapers** 2000-2008/Dec 18  
(c) 2008. All rights reserved.

[File 570] **Gale Group MARS(R)** 1984-2008/Dec 03  
(c) 2008 Gale/Cengage. All rights reserved.

[File 47] **Gale Group Magazine DB(TM)** 1959-2008/Dec 16  
(c) 2008 Gale/Cengage. All rights reserved.  
*\*File 47: UD names have been adjusted to reflect process dates All data is present*

[File 15] **ABI/Inform(R)** 1971-2008/Dec 17  
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2008/Dec 16

(c) 2008 Gale/Cengage. All rights reserved.

[File 610] **Business Wire** 1999-2008/Dec 18

(c) 2008 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2008/Dec 02

(c) 2008 Gale/Cengage. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2008/Dec 18

(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2008/Nov 19

(c) 2008 Gale/Cengage. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2008/Dec 03

(c) 2008 Gale/Cengage. All rights reserved.

[File 613] **PR Newswire** 1999-2008/Dec 18

(c) 2008 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2008/Dec 03

(c) 2008 Gale/Cengage. All rights reserved.

*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury Jun** 1985-2008/Dec 16

(c) 2008 San Jose Mercury News. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2008/Dec 10

(c) 2008 Gale/Cengage. All rights reserved.

*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 20] **Dialog Global Reporter** 1997-2008/Dec 18

(c) 2008 Dialog. All rights reserved.

Set	Items	Description
S1	7775	S AU=(HALL, A? OR HALL A? OR COULTER, C? OR COULTER C?
		OR MILLER, K? OR MILLER K?)
S2	164	S S1 AND REAL()ESTATE
S3	35	S S2 AND (ONLINE OR NETWORK OR COMPUTER OR INTERNET OR
		INFORMATION()SUPERHIGHWAY OR WEB OR WEBSITE OR INTERFACE)

## RESULTS: NON-Patent Literature — Inventor Search

3/3,K/1 (Item 1 from file: 635) [Links](#)  
Business Dateline(R)  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
2834971 1305350431  
**A tale of two construction sectors in Idaho - ICR**

**Miller, Ken**  
Idaho Business Review p 1  
Jul 16, 2007  
**Word Count:** 1,239  
**Dateline:** Boise Idaho  
**Miller, Ken**

**Text:**  
...east Boise, are drawing buyer interest.

"We've had a lot of activity on our **Web** site and a lot of appointments," said Luke Dixon of Holland Realty, which is offering...

...units. While the downtown condos are grabbing a lot of the attention in the Boise **real estate** market, Dixon said there remains a market for homebuyers looking for the convenience of condo...

3/3,K/2 (Item 2 from file: 635) [Links](#)  
Business Dateline(R)  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
2687041 898573241  
**Idaho contractors trickle in to comply with registration law**

**Miller, Ken**  
Idaho Business Review p 1  
Sep 19, 2005  
**Word Count:** 1,013  
**Dateline:** Idaho  
**Miller, Ken**

**Text:**  
...the law in the next few months.

After years of failed attempts, the construction and **real**



## **Patent Literature – Non Full Text Subject Searches**

[File 347] **JAPIO** Dec 1976-2008/Aug(Updated 081208)

(c) 2008 JPO & JAPIO. All rights reserved.

[File 350] **Derwent WPIX** 1963-2008/UD=200880

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Set	Items	Description
S1	18	S ((REAL OR COMMERCIAL OR RESIDENTIAL)())(PROPERTY OR ESTATE) OR DEED OR (HOUSE OR HOME OR RESIDENCE)(2N)(SALE OR SALES OR PURCHASES OR PURCHASE OR DEAL OR TRANSACTION)) (3N)(CLOSING OR TRANSFER? OR SIGN?())OVER OR SETTLEMENT OR OCWEN)
S2	4	S S1 NOT AY>2000

## RESULTS: Patent Literature – Non Full Text Subject Search

2/3,K/3 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0014083603 & & *Drawing available*

WPI Acc no: 2004-267025/200425

Related WPI Acc No: 2004-820641

XRPX Acc No: N2004-211025

**Real estate transaction method using computer involves compiling form document including personal information of buyer and seller, property information and term of sale**

Patent Assignee: HOLLINGER A J (HOLL-I); MINCONE J (MINC-I); SALZMANN L (SALZ-I)

Inventor: HOLLINGER A J; MINCONE J; SALZMANN L

Patent Family ( 1 patents, 1 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6711554	B1	20040323	US 1999475978	A	19991230	200425	B

Priority Applications (no., kind, date): US 1999475978 A 19991230

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 6711554	B1	EN	50	29	

**Alerting Abstract USE** - For preparing and managing **real estate transfers** and financing for buyer, sellers, attorneys, **real estate settlement** providers, **real estate** agents and bank representatives using computer... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A method and system for preparing and managing **real estate transfers and financing, including** a system for preparation, production and storage of relevant documentation and the data contained therein; a... ... closings. Information input into the database is used to generate the documentation necessary to complete **real estate transfers, including all forms required** by relevant financial institutions and government agencies. Such documentation includes handwritten signatures, which are digitally~~~... ... closing package" can be compiled which contains electronic versions of virtually any document needed for **closing a real estate transaction**. Further **included are** scheduling features for coordinating one or many real estate transactions and management reporting for keeping...

2/3,K./4 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0006915155 & *Drawing available*

WPI Acc no: 1994-310828/199438

XRFX Acc No: N1994-244490

**Object identification authentication system using images or other identifying information - uses public key cryptography to create secure tiles for personal and real property eg vehicle etc**

Patent Assignee: LEIGHTON F T (LEIG-I); MICALI S (MICA-I)

Inventor: LEIGHTON F T; MICALI S

Patent Family ( 3 patents, 18 & countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5351302	A	19940927	US 199367493	A	19930526	199438	B
WO 1994028658	A1	19941208	WO 1994US5959	A	19940526	199503	E
CA 2163749	C	20070814	CA 2163749	A	19940526	200757	E
			WO 1994US5959	A	19940526		

Priority Applications (no., kind, date): US 199367493 A 19930526

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5351302	A	EN	4	2		
WO 1994028658	A1	EN	19	2		
National Designated States,Original	CA					
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE					
CA 2163749	C	EN			PCT Application	WO 1994US5959
					Based on OPI patent	WO 1994028658

**Alerting Abstract ...ADVANTAGE** - Prevent counterfeiting of documents or alteration of existing documents. Digitally secure titles to allow **transfer** of personal and **real property**.

## Patent Literature Full Text – Subject Search

[File 348] **EUROPEAN PATENTS** 1978-200850

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[File 349] **PCT FULLTEXT** 1979-2008/UB=20081211IUT=20081204

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Set	Items	Description
S1	99	S (REAL() (PROPERTY OR ESTATE) OR DEED OR (HOUSE OR HOME) () (SALE OR SALES OR PURCHASES OR PURCHASE) ) (3N) (CLOSING OR TRANSFER? OR SIGN? () OVER OR SETTLEMENT OR OCWEN)
S2	4	S ((ONLINE OR DIGITAL OR COMPUTER? OR NETWORKED OR PAPERLESS OR PLATFORM OR INTERFACE OR CYBERSPACE OR INFORMATION() SUPERHIGHWAY OR MODEM) (7N) S1) OR SMARTCLOSE OR CLOSEYOURDEAL.COM OR TITLELINK OR REALTY() PLUS() ONLINE OR CLOSINGGUARD.COM OR EZCLOSE
S3	95	S S1 NOT S2
S4	20	S S3 NOT AY>2000

## RESULTS: Patent Literature Full Text – Subject Search

4/3K/11 (Item 3 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00803568

### **REAL ESTATE COORDINATION PROGRAM**

PROGRAMME DE COORDINATION DE BIENS IMMOBILIERS

#### **Patent Applicant/Inventor:**

- **WOODARD Scott E**

Apt. 2205, 2800 N. Lakeshore Drive, Chicago, IL 60657; US; US(Residence);  
US(Nationality)

- **GREENMAN Herbert A**

293 Tennessee Lane, Palo Alto, CA 94306; US; US(Residence); US(Nationality)

- **RICHARD Victoria H**

No. 1b, 73 E. Elm, Chicago, IL 60611; US; US(Residence); US(Nationality)

#### **Legal Representative:**

- **CALFA Jeffrey P(agent)**

954 Rice Court, Naperville, IL 60565; US;

	Country	Number	Kind	Date
Patent	WO	200137124	A2	20010525
Application	WO	2000US31728		20001120
Priorities	US	99166554		19991119

#### **Detailed Description:**

...agents. A seller must see the property and may need professional inspection. Prior to a **real estate closing** the buyer may wish to make a final walk through for a final check of...

4/3K/17 (Item 9 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00294027

### **INTERACTIVE MULTIMEDIA COMMUNICATIONS SYSTEM WHICH ACCESSES INDUSTRY-SPECIFIC INFORMATION**

SYSTEME DE COMMUNICATION MULTIMEDIA INTERACTIF DONNANT ACCES A  
DES INFORMATIONS DE BRANCHES D'ACTIVITE SPECIFIQUES

**Patent Applicant/Patent Assignee:**

- **KEITHLEY Ronald D**
- **KEITHLEY Kevin L**

**Inventor(s):**

- **KEITHLEY Ronald D**
- **KEITHLEY Kevin L**

	Country	Number	Kind	Date
Patent	WO	9512176	A2	19950504
Application	WO	94US12646		19941031
Priorities	US	93145399		19931029

4/3K/10 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00809393

**SYSTEM AND METHOD FOR MANAGING TRANSACTIONS RELATING TO  
REAL ESTATE**

SYSTEME ET METHODE DE GESTION DE TRANSACTIONS IMMOBILIERES

**Patent Applicant/Patent Assignee:**

- **HOME LINK SERVICES INC**  
4 Research Drive, One Reservoir Corporate Centre, Suite 201, Shelton, CT 06484; US;  
US(Residence); US(Nationality)

**Inventor(s):**

- **RAVEIS William M Jr**  
1580 Hillside Road, Fairfield, CT 06430; US

**Legal Representative:**

- **CHACLAS George N(agent)**

Cummings [entity:amp] Lockwood, Granite Square, 700 State Street, P.O. Box 1960,  
New Haven, CT 06509-1960; US;

	Country	Number	Kind	Date
Patent	WO	200143023	A2	20010614
Application	WO	2000US33030		20001206
Priorities	US	99459234		19991210

#### Detailed Description:

...and/or buyers, generally hire vendors in the months leading up to and following the **closing** of a **real estate** transaction. The real estate company engages sales agents to manage the contacts. Administrative personnel may...from participating national and local vendors. Preferably, the contact receives the card one year after **closing a real estate** transaction. The combination of the card and newsletter

26

maintaining contact with the real estate...

#### Claims:

...wherein the step of accessing vendor

data occurs within a predetermined time period following a **closing** date for a **real estate** contract.

13 A method according to Claim 1, wherein the step of accessing vendor data occurs within a predetermined time period preceding a **closing** date for a **real estate** contract.

14 A method according to Claim 1, further comprising the step of assigning a...

4/3K/9 (Item 1 from file; 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00855113

#### **METHOD FOR CALCULATING APPROPRIATE PREMIUM OF REVERSE MORTGAGE**

PROCEDE PERMETTANT DE CALCULER LA VALEUR APPROPRIEE D'UNE PRIME  
DE PRET HYPOTHECAIRE INVERSE

#### Patent Applicant/Patent Assignee:

- **THE BANK OF TOKYO-MITSUBISHI LTD**

7-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-8388; JP; JP(Residence);  
JP(Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

• **AONUMA Kimiaki**

The Bank of Tokyo-Mitsubishi, Ltd., 7-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-8388; JP; JP(Residence); JP(Nationality); (Designated only for: US)

• **MURAUCHI Yoshiko**

The Bank of Tokyo-Mitsubishi, Ltd., 7-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo 100-8388; JP; JP(Residence); JP(Nationality); (Designated only for: US)

**Legal Representative:**

• **SATO Hideyo(agent)**

No.701, Gyoen Building, 5-6, Shinjuku 1-chome, Shinjuku-ku, Tokyo 160-0022; JP;

	Country	Number	Kind	Date
Patent	WO	200188784	A1	20011122
Application	WO	2000JP8735		20001211
Priorities	JP	2000144264		20000517

**English Abstract:**

...value of the recipient's side by taking the smaller one out of the assumed **settlement** money and the **real estate** price, and a step of determining a premium such that the present value of the...



## Non Patent Literature Non Full Text Subject Search

[File 35] **Dissertation Abs Online** 1861-2008/Feb  
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13  
(c) 2002 Gale/Cengage. All rights reserved.  
*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 65] **Inside Conferences** 1993-2008/Dec 17  
(c) 2008 BLDSC all rts. reserv. All rights reserved.

[File 2] **INSPEC** 1898-2008/Nov W3  
(c) 2008 Institution of Electrical Engineers. All rights reserved.

[File 474] **New York Times Abs** 1969-2008/Dec 18  
(c) 2008 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2008/Dec 18  
(c) 2008 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2008/Oct  
(c) 2008 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2008/Jul  
(c) 2008 Info.Sources Inc. All rights reserved.

[File 139] **EconLit** 1969-2008/Nov  
(c) 2008 American Economic Association. All rights reserved.

Set	Items	Description
S1	334	S (REAL() (PROPERTY OR ESTATE) OR DEED OR (HOUSE OR HOME) () (SALE OR SALES OR PURCHASES OR PURCHASE) ) (3N) (CLOSING OR CLOSINGS OR TRANSFER? OR SIGN? () OVER OR SETTLEMENT OR OCWEN)
S2	5	S (ONLINE OR DIGITAL OR COMPUTER? OR NETWORKED OR PAPERLESS OR PLATFORM OR INTERFACE OR CYBERSPACE OR INFORMATION() SUPERHIGHWAY OR MODEM) OR SMARTCLOSE OR CLOSEYOURDEAL.COM OR TITLELINK OR REALTY() PLUS() ONLINE OR CLOSINGGUARD.COM OR EZCLOSE
S3	1	S E() SIGNATURE OR (DIGITAL OR ELECTRONIC) (2N) (SIGN? OR VERIF? OR IDENTIF?)
S4	0	S (APPROV? OR DISAPPROV? OR ACCEPT? OR DECLIN? OR RESPON?) (3N) (DEADLINE? OR CUT() OFF? OR CUTOFF? OR TERMS OR TERM OR PERIOD OR DATE() CERTAIN)
S5	4	S TITLE() (INSURANCE OR PROTECTION)
S6	10	S CONDITION? ? OR STATUS?
S7	15	S S3 OR S5 OR S6
S8	12	S S7 NOT PY>2000

## RESULTS: Non Patent Literature Non Full Text Subject Search

8/5,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)  
INSPEC

(c) 2008 Institution of Electrical Engineers. All rights reserved.

06089102 **INSPEC Abstract Number:** C9512-6130S-050

**Title:** Utah Digital Signature Act

**Journal:** EDI Law Review vol.2, no.3 p. 157-96

**Publication Date:** 1995 **Country of Publication:** Netherlands

**CODEN:** EDLRE7 **ISSN:** 0929-2233

**U.S. Copyright Clearance Center Code:** 0929-2233/95/\$8.00

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** General, Review (G)

**Abstract:** The two-fold purpose of this Utah **Digital Signature Act** is to provide a reliable means of signing computer-based documents, and to provide legal recognition of **digital signatures** using what CCITT/ITU standard X.509 terms strong authentication techniques, techniques relying on asymmetric cryptography. The signature reliability thus provided approximates the level of assurance given by a conscientious notary's acknowledgment; higher levels of assurance can be provided by supplementary contractual arrangements. The resulting effect of a reliable means of signing using strong authentication techniques will be to reduce the risk of an invalid **digital signature** well below the comparable risk for paper **signatures**. Consequently, **digital signatures** increase the assurance of authentication for transactions such as commercial paper (sales contracts, drafts, notes, checks, and security agreements), other contracts, real property transfers, ~~~ governmental filings (electronic filings in litigation, criminal justice record-keeping, tax returns, financing statements and corporate filings, etc.), factual representations, electronic correspondence, and other legally significant documents. ( 0 Refs)

**Subfile:** C

**Descriptors:** authorisation; cryptography; legislation; message authentication; standards

**Identifiers:** Utah **Digital Signature Act**; computer-based documents; **digital signatures**; CCITT/ITU standard; X.509; strong authentication techniques; asymmetric cryptography; signature reliability; contract; governmental filing; legal documents

**Class Codes:** C6130S (Data security); C0230B (Legal aspects of computing)

Copyright 1995, IEE

**Title:** Utah Digital Signature Act

**Abstract:** The two-fold purpose of this Utah **Digital Signature Act** is to provide a reliable means of signing computer-based documents, and to provide legal recognition of **digital signatures** using what CCITT/ITU standard X.509 terms strong authentication techniques, techniques relying on asymmetric... ..of signing using strong authentication techniques will be to reduce the risk of an invalid **digital signature** well below the comparable risk for paper **signatures**. Consequently, **digital signatures** increase the assurance of authentication for transactions such as commercial paper (sales contracts, drafts, notes...

**Identifiers:** Utah **Digital Signature Act**... ..**digital signatures**;

**Astronomical Objects:**

## NonPatent Literature Full Text Subject Search

[File 635] **Business Dateline(R)** 1985-2008/Dec 18  
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 387] **The Denver Post** 1994-2008/Dec 17  
(c) 2008 Denver Post. All rights reserved.

[File 471] **New York Times Fulltext** 1980-2008/Dec 19  
(c) 2008 The New York Times. All rights reserved.

[File 492] **Arizona Repub/Phoenix Gaz** 19862002/Jan 06  
(c) 2002 Phoenix Newspapers. All rights reserved.

*\*File 492: File 492 is closed (no longer updating). Use Newsroom, Files 989 and 990, for current records.*

[File 494] **St LouisPost-Dispatch** 1988-2008/Dec 18  
(c) 2008 St Louis Post-Dispatch. All rights reserved.

[File 631] **Boston Globe** 1980-2008/Dec 18  
(c) 2008 Boston Globe. All rights reserved.

[File 633] **Phil.Inquirer** 1983-2008/Dec 18  
(c) 2008 Philadelphia Newspapers Inc. All rights reserved.

[File 638] **Newsday/New York Newsday** 1987-2008/Dec 18  
(c) 2008 Newsday Inc. All rights reserved.

[File 640] **San Francisco Chronicle** 1988-2008/Dec 17  
(c) 2008 Chronicle Publ. Co. All rights reserved.

[File 641] **Rocky Mountain News Jun** 1989-2008/Dec 19  
(c) 2008 Scripps Howard News. All rights reserved.

[File 702] **Miami Herald** 1983-2008/Dec 19  
(c) 2008 The Miami Herald Publishing Co. All rights reserved.

[File 703] **USA Today** 1989-2008/Dec 17  
(c) 2008 USA Today. All rights reserved.

[File 704] **(Portland)The Oregonian** 1989-2008/Dec 17  
(c) 2008 The Oregonian. All rights reserved.

[File 713] **Atlanta J/Const.** 1989-2008/Dec 14  
(c) 2008 Atlanta Newspapers. All rights reserved.

[File 714] **(Baltimore) The Sun** 1990-2008/Dec 14  
(c) 2008 Baltimore Sun. All rights reserved.

[File 715] **Christian Sci.Mon.** 1989-2008/Dec 19  
(c) 2008 Christian Science Monitor. All rights reserved.

[File 725] **(Cleveland)Plain Dealer** Aug 1991-2008/Dec 17  
(c) 2008 The Plain Dealer. All rights reserved.

[File 735] **St. Petersburg Times** 1989- 2008/Dec 14

(c) 2008 St. Petersburg Times. All rights reserved.

[File 477] **Irish Times** 1999-2008/Dec 18

(c) 2008 Irish Times. All rights reserved.

[File 710] **Times/Sun.Times(London)** Jun 1988-2008/Dec 09

(c) 2008 Times Newspapers. All rights reserved.

[File 711] **Independent(London)** Sep 1988-2006/Dec 12

(c) 2006 Newspaper Publ. PLC. All rights reserved.

*\*File 711: This file does not update. See File 757 for full daily coverage from many European sources.*

[File 756] **Daily/Sunday Telegraph** 2000-2008/Dec 19

(c) 2008 Telegraph Group. All rights reserved.

[File 757] **Mirror Publications/Independent Newspapers** 2000-2008/Dec 18

(c) 2008. All rights reserved.

[File 570] **Gale Group MARS(R)** 1984-2008/Dec 05

(c) 2008 Gale/Cengage. All rights reserved.

[File 47] **Gale Group Magazine DB(TM)** 1959-2008/Dec 16

(c) 2008 Gale/Cengage. All rights reserved.

*\*File 47: UD names have been adjusted to reflect process dates All data is present*

[File 15] **ABI/Inform(R)** 1971-2008/Dec 17

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2008/Dec 18

(c) 2008 Gale/Cengage. All rights reserved.

[File 610] **Business Wire** 1999-2008/Dec 19

(c) 2008 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2008/Dec 02

(c) 2008 Gale/Cengage. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2008/Dec 18

(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2008/Nov 20

(c) 2008 Gale/Cengage. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2008/Dec 05

(c) 2008 Gale/Cengage. All rights reserved.

[File 613] **PR Newswire** 1999-2008/Dec 19

(c) 2008 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2008/Dec 05

(c) 2008 Gale/Cengage. All rights reserved.

*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2008/Dec 18

(c) 2008 San Jose Mercury News. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2008/Dec 12

(c) 2008 Gale/Cengage. All rights reserved.

*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

Set	Items	Description
S1	32930	S (REAL() (PROPERTY OR ESTATE) OR DEED OR (HOUSE OR HOME) ) (SALE OR SALES OR PURCHASES OR PURCHASE) ) (3N) (CLOSING OR CLOSINGS OR TRANSFER? OR SIGN?()OVER OR SETTLEMENT OR OCWEN)
S2	687	S ((ONLINE OR DIGITAL OR COMPUTER? OR NETWORKED OR PAPERLESS OR PLATFORM OR INTERFACE OR CYBERSPACE OR INFORMATION()SUPERHIGHWAY OR MODEM) (7N)S1) OR SMARTCLOSE OR CLOSEYOURDEAL.COM OR TITLELINK OR REALTY()PLUS()ONLINE OR CLOSINGGUARD.COM OR EZCLOSE
S3	410	S S2 NOT PY>2000
S4	185	RD (unique items)
S5	22	S E()SIGNATURE OR (DIGITAL OR ELECTRONIC) (2N) (SIGN? OR VERIF? OR IDENTIF?)
S6	47	S TITLE() (INSURANCE OR PROTECTION)
S7	46	S CONDITION? ? OR STATUS?
S8	30	S S7 NOT (S6 OR S5)
S9	0	S (APPROV? OR DISAPPROV? OR ACCEPT? OR DECLIN? OR RESPON?) (3N) (DEADLINE? OR CUT()OFF? OR CUTOFF? OR TERMS OR TERM OR PERIOD OR DATE()CERTAIN)

[File 20] **Dialog Global Reporter** 1997-2008/Dec 19

(c) 2008 Dialog. All rights reserved.

S1	9274	S (REAL() (PROPERTY OR ESTATE) OR DEED OR (HOUSE OR HOME) ) (SALE OR SALES OR PURCHASES OR PURCHASE) ) (3N) (CLOSING OR CLOSINGS OR TRANSFER? OR SIGN?()OVER OR SETTLEMENT OR OCWEN)
S2	156	S ((ONLINE OR DIGITAL OR COMPUTER? OR NETWORKED OR PAPERLESS OR PLATFORM OR INTERFACE OR CYBERSPACE OR INFORMATION()SUPERHIGHWAY OR MODEM) (7N)S1) OR SMARTCLOSE OR CLOSEYOURDEAL.COM OR TITLELINK OR REALTY()PLUS()ONLINE OR CLOSINGGUARD.COM OR EZCLOSE
S3	85	S S2 NOT PY>2000
S4	83	RD (UNIQUE ITEMS)

## RESULTS: Non-Patent Literature Full Text Subject Search

5/3,K/2 (Item 1 from file: 492) [Links](#)  
Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rights reserved.  
06692144

### **SECRET NUMBER SIGNATURE IN PAPERLESS WORLD FORECAST**

Arizona Republic ( AR ) - FRIDAY July 10, 1992  
**By:** Deutsche Presse Agentur  
**Edition:** STATE **Section:** Valley And State **Page:** B6  
**Word Count:** 273

-  
...accounts and even could transfer real estate to themselves by tampering with computerized land registries.

"**Electronic signatures**" of the type envisaged by GMD will be needed as guarantees of authenticity in the...

5/3,K/8 (Item 3 from file: 15) [Links](#)  
ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
01901212 05-52204  
**Mortgages.com**

Maynard, Roberta  
Builder v22n11 pp: 150-158  
Sep 1999  
**ISSN:** 0744-1193 **Journal Code:** BUI  
**Word Count:** 2634  
**Text:**

...to these electronic alternatives sometime this year.

Varying state laws regulate the legal validity of **digital signatures**, which could be used to confirm buyers' receipt of disclosures, as required. Conflicts between states...

5/3,K/20 (Item 1 from file: 813) [Links](#)  
PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.  
1046851 DCTH014  
**Interliant Expands Services with TitleLink; Joint Venture with U.S. Technologies Will Enhance Real Estate Industry Closing Process**

Date: January 23, 1997 10:58 EST Word Count: 740

**Correction:**

...agents who process millions of these transactions a year,"  
Lidestri  
added.  
"With the acceptance of electronic signatures, we could  
allow the lender and the title company to process a paperless  
transaction.  
TitleLink...~~

6/3,K/17 (Item 8 from file: 610) Links

Business Wire

(c) 2008 Business Wire. All rights reserved.

00199062 20000222053B4610 (USE FORMAT 7 FOR FULLTEXT)

**Online Paperless Transaction System for Real Estate Deals to be unveiled at Real Estate Connect**

Business Wire

Tuesday, February 22, 2000 09:19 EST

**Journal Code:** BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 891

**Text:**

...industry support and enthusiasm for online paperless  
transactions. Digital Solutions, Inc. developer of escrow and  
**title**  
**insurance**  
software, and Cal Land, Marin County's leading **title**  
**insurance** and escrow  
provider, have both agreed to integrate CloseYourDeal.com with  
their  
internal  
systems. In...

...Founded in 1975 in Tucson, Arizona, DIGITAL  
SOLUTIONS, INC (DSI) develops escrow, trust accounting, and **title**  
**insurance**  
software from its offices in Phoenix, Arizona and Fresno. DSI  
serves  
clients  
throughout the Western...

...said Charles  
Bennett, CEO of Cal Land. California Land and Title is Marin's  
leading  
**title**  
**insurance** and escrow provider founded in 1955. This independent  
agent issues  
policies of Chicago **Title Insurance**, Land  
America/Commonwealth Land **Title**  
**Insurance**, and North American **Title Insurance** Company.  
Its 70 employees are  
known for their expertise and long-standing dedication to  
service...

**Geographic Names:**

6/3,K/44 (Item 2 from file: 813) [Links](#)  
PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.  
1046851 DCTH014  
**Interliant Expands Services with TitleLink; Joint Venture with U.S. Technologies Will  
Enhance Real Estate Industry Closing Process**

**Date:** January 23, 1997    **10:58 EST**    **Word Count:** 740

**Correction:**

...provides secured e-mail communications, electronic document  
transfer,  
and closing process management to title companies, **title**  
**insurance** underwriters, real estate appraisers, mortgage lending  
institutions, and parties involved in closing real estate  
transactions...

6/3,K/19 (Item 1 from file: 275) [Links](#)  
Gale Group Computer DB(TM)  
(c) 2008 Gale/Cengage. All rights reserved.  
01193993 **Supplier Number:** 04832594  
**Title firm uses Landtech, Morningstar software. (Lexington Title Corp.)**

Lawyer's PC , v4 , n13 , p13(1)  
March 1 , 1987  
ISSN: 0740-0942  
**Language:** ENGLISH    **Record Type:** ABSTRACT



**Abstract:** ...Estate Closing System, Morningstar series, and the WordPerfect software packages for providing title abstracting and **title insurance** to clients, according to the office manager Sara Lynn Crosby. The General Ledger, Attorneys Trust...

**Abstract:**

6/3,K/45 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2008 Gale/Cengage. All rights reserved.

04015829 **Supplier Number:** 45834714 (USE FORMAT 7 FOR FULLTEXT)

**TitleLink takes aim at real estate's waste paper**

PC Week , p 45

Oct 2 , 1995

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal; Tabloid ; General Trade

**Word Count:** 653

...of [title orders]," said Wayne Barney, account manager and assistant vice president for Fidelity National **Title Insurance Co.**, a major title company in Irvine, Calif.

The application eliminates high costs and delays...

---

[File 20] **Dialog Global Reporter** 1997-2008/Dec 19

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4/3,K/79 [Links](#)

Dialog Global Reporter

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09238095 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Realtor Magazine Looks at Selling Real Estate the 'E' Way**

PR NEWSWIRE

January 19, 2000

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 637

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...document information standards. Other issues include the validity of the digital signature and whether some **online** activities are in

compliance with the **Real Estate Settlement** Procedures Act (RESPA).

Additionally, the e-transaction must have value for the consumer, the article...

4/3,K/80 [Links](#)

Dialog Global Reporter

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08704311 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ANSA Carries Economic Press Roundup 11 Dec**

WORLD NEWS CONNECTION

December 11, 1999

**Journal Code:** WWNC **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1161

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...BNL's biggest stockholders with 10%, could get as much as 10% of UniCredito".

Homes, **Real Estate Transfers by Computer**, headlined Corriere della Sera that reported "Starting June 30 of next year, it will be...

4/3,K/81 [Links](#)

Dialog Global Reporter

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08203986 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Realty Plus Online Debuts Paperless Transaction System**

BUSINESS WIRE

November 12, 1999

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 467

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**Realty Plus Online Debuts Paperless Transaction System**

-

...process quickly, easily and at no cost thanks to an Internet-based system developed by **Realty Plus Online**.

CloseYourDeal.com(TM), the revolutionary new system that automates the real estate purchase transaction over...

...at the Realtors(R) National Convention and Expo annual convention in Orlando, Fla. Developed by **Realty Plus Online**, the makers of Fusion MLS(TM), this easy-to-access web site integrates all parties...

...com marks a new era in processing real estate transactions," said Kelly Pantis, President of **Realty Plus Online**. "This Web-based system furthers our goal to deliver to the buyer, seller, real estate agent, closing agent and lender a more efficient, cost-effective and exciting real estate experience."

**Realty Plus Online's** flagship product, Fusion MLS(TM), is a complete Internet-based MLS solution already chosen...

...with Fusion MLS(TM) and also available as a stand-alone product.

About the Company

**Realty Plus Online** provides technology solutions for the real estate industry, ranging from Internet/Intranet applications to Web...

...1-877-776-6546) or 1-916-569-2880, or visit [www.realtyplusonline.com](http://www.realtyplusonline.com).

4/3,K/83 [Links](#)

Dialog Global Reporter

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02875540

**Interliant, Inc. Launches the Industry's First Online Catalog of Rentable Applications, Leading the Newest Wave in Collaborative Computing**

BUSINESS WIRE

September 21, 1998

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 909

- ...strengths of Lotus Notes to facilitate sharing of critical

account  
information and monthly forecasting data. -- **Titlelink's  
TitleLink:** speeds the real estate closing process by facilitating  
communications, electronic document transfer, and process  
management...

4/3,K/78 [Links](#)

Dialog Global Reporter

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09686885

**the Real Estate Connect trade show being held February 23-25, 2000 in San**

BUSINESS WIRE

February 22, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 159

-

**Realty Plus Online** also announced partnerships with  
three industry players that have agreed to adopt and integrate  
with...

...commerce, paperless transactions have now become a reality,"  
said Kelly

Pantis, president and CEO of **Realty Plus Online**.

"CloseYourDeal.com will revolutionize the way the real estate  
industry does  
business." Pantis will speak...